

SPECIFICATION AMENDMENTS

Please change the title of the application from TAX REFUND SYSTEM to:

PRE-YEAR END TAX REFUND SYSTEM AND METHOD

Please add the following brief description of the drawings before the section entitled

DETAILED DESCRIPTION OF PREFERRED EMBODIMENT(S):

BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is a flow diagram of a preferred embodiment of the present invention;

and

Figure 2 is a schematic view of a preferred embodiment of the system of the
present invention.